

Information to identify the case:			
Debtor 1:	Sarator Whitehead		Social Security number or ITIN: xxx-xx-6464
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		Date case filed for chapter: 13 1/30/25
Case number:	25-01470		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sarator Whitehead	
2. All other names used in the last 8 years	aka Sarator N Whitehead	
3. Address	9360 Skokie Blvd., Unit 214 Skokie, IL 60077	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/31/25

For more information, see page 2

Case number 25-01470

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 4/28/25

Filing deadline: 7/29/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Sarator Whitehead
Debtor

Case No. 25-01470-DRC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Jan 31, 2025

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2025:

Recip ID	Recipient Name and Address
db	+ Sarator Whitehead, 9360 Skokie Blvd., Unit 214, Skokie, IL 60077-5602
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31261040	+ Check 'N Go, Attn: Bankruptcy, 2307 W. Lawrence Ave., Chicago, IL 60625-1913
31261045	+ Direct Auto Insurance, Attn: Bankruptcy, 8700 W. Bryn Mawr Ave., Chicago, IL 60631-3534
31261048	+ Illinois Tollway Center, Attn: Bankruptcy, 2700 Ogden Ave., Downers Grove, IL 60515-1703
31261049	+ Insure On The Spot, Attn: Bankruptcy, 5485 N. Elston Ave., Chicago, IL 60630-1456
31261051	+ Life Time Fitness, Inc., Attn: Bankruptcy, 2902 Corporate Place, Chanhassen, MN 55317-4773
31261053	+ Northshore University/ Endeavor, Attn: Billing Department, 23056 Network Place, Chicago, IL 60673-1230
31261054	+ OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
31261058	+ Village of Skokie, Attn: Bankruptcy, 5127 Oakton St., Box 264, Skokie, IL 60077-3600
31261059	+ Walgreens Speciality Pharmacy, Attn: Bankruptcy, 41460 Haggerty Circle South, Canton, MI 48188-2227

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Jan 31 2025 22:55:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Jan 31 2025 22:56:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
31261036	+ EDI: ATTWIREBK.COM	Feb 01 2025 03:24:00	AT&T Mobility, Attn: Bankruptcy, PO Box 6416, Carol Stream, IL 60197-6416
31261037	+ EDI: BANKAMER	Feb 01 2025 03:24:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
31261041	Email/Text: BNCNotice-Forward@cityofchicago.org	Jan 31 2025 22:56:00	City of Chicago, Attn: Bankruptcy, 121 North LaSalle, Room 107A, Chicago, IL 60602
31261038	+ EDI: CAPITALONE.COM	Feb 01 2025 03:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31261042	+ Email/Text: comedbankruptcygroup@exeloncorp.com	Jan 31 2025 22:58:00	ComED, Attn: Bankruptcy, PO Box 6111, Carol Stream, IL 60197-6111
31261043	+ Email/PDF: creditonebknifications@resurgent.com	Jan 31 2025 23:05:57	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
31261044	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 31 2025 22:58:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
31261046	+ Email/Text: argbsref@geico.com	Jan 31 2025 22:57:00	GEICO, Attn: Bankruptcy, PO Box 70776, Philadelphia, PA 19176-0776
31261047	+ EDI: PHINHARRIS	Feb 01 2025 03:24:00	Harris & Harris, Attn: Bankruptcy, 111 W. Jackson Blvd., Chicago, IL 60604-3589
31261039	EDI: JPMORGANCHASE	Feb 01 2025 03:24:00	Chase, Attn: Bankruptcy, PO Box 15123, Wilmington, DE 19850-5123

District/off: 0752-1

User: admin

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Date Rcvd: Jan 31, 2025

Form ID: 309I

Total Noticed: 27

31261050	+ EDI: JEFFERSONCAP.COM	Feb 01 2025 03:24:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
31261055	Email/Text: PGLNSGBankruptcy@wecenergygroup.com	Jan 31 2025 22:56:00	Peoples Gas, Attn: Bankruptcy, 200 E. Randolph St., Chicago, IL 60601
31261056	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 31 2025 22:58:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
31261057	Email/Text: bknotice@upgrade.com	Jan 31 2025 22:55:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
31261052		Mabel Smith, Attn: Bankruptcy
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Sarator Whitehead cutlerfilings@gmail.com r48280@notify.bestcase.com
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 3